

# Facts At A Glance: Health

April 2004

*Facts At A Glance* is a monthly compilation of information of interest to Board Members, staff, and the general public. Information is current as of March 31, 2004 unless otherwise noted. Every effort has been made to verify the accuracy of the information, which is intended for general use only. Please direct questions and comments to the Public Affairs Office, at 326-3991.

## CalPERS HEALTH PROGRAM:

- Covers 1.2 million active and retired state and local government public employees and their family members
- Third largest purchaser of employee health benefits in the nation, behind the federal government and General Motors, and the largest in California
- Spends \$3.9 billion each year to purchase health benefits

## MEMBERSHIP:

Enrollment	Employees	Dependents	Total Members
State Employees - <b>62%</b>			
State Active	210,764	336,311	547,075
State Retired	118,362	73,786	192,148
Total	329,126	410,097	739,223
1,100 Public Agencies (Local Government Agencies & School Employees) - <b>38%</b>			
Public Agcy Active	159,765	216,165	375,930
Public Agcy Ret.	53,585	30,247	83,832
Public Agcy Total	213,350	246,412	459,762
Active – <b>77%</b>	370,529	552,476	923,005
Retired – <b>23%</b>	171,947	104,033	275,980
HMO – <b>72%</b>	372,163	487,358	859,521
PPO – <b>24%</b>	150,416	132,492	282,908
Associations – <b>4%</b>	19,897	36,659	56,556
Total Program	542,476	656,509	<b>1,198,985</b>

## ANNUAL HEALTH PREMIUM:

Program spending, per day, on health care: 2004-\$10.6 million 2003-\$9.2 million

Total Health Premium				State Premium Share Estimates			
Estimates In Billions	Total Program	Public Agency	State	Actives		Annuityants	
				Employer	Member	Employer	Member
<b>2004</b>	\$3.889	\$1.586	\$2.303	\$1.294	\$0.330	\$0.637	\$0.041
<b>2003</b>	\$3.364	\$1.371	\$1.993	\$1.145	\$0.243	\$0.540	\$0.065
<b>2002</b>	\$2.650	\$1.071	\$1.579	\$0.927	\$0.167	\$0.388	\$0.097
Contribution amounts (→) correspond to monthly premiums for single, 2-party and family plan tiers respectively				<b>2004→</b>	<b>\$258, \$514, \$661*</b>	<b>\$331, \$621, \$780</b>	
				<b>2003→</b>	<b>\$226, \$450, \$589</b>	<b>\$288, \$537, \$665</b>	
				<b>2002→</b>	<b>\$190, \$378, \$494</b>	<b>\$216, \$411, \$525</b>	

\*2004 State Active Health Premium Contribution for many State Members, but not all. Please check your specific contract for exact detail.

### HEALTH CARE PLANS:

- 3 HMOs — Blue Shield of California, Kaiser Permanente, and Western Health Advantage
- Two self-funded PPOs – PERSCare & PERS Choice
- Three plans for Association members – California Association of Highway Patrolmen Health Benefits Trust (CAHP); California Correctional Peace Officers Association (CCPOA); and Peace Officers Research Association of California (PORAC)

### PREMIUM CHANGES -- 2000 to 2004:

Plan Product and Type		2000	2001	2002	2003	2004
<b>Basic Plans</b>	Overall	9.2%	11.8%	9.6%	24.1%	16.4%
	HMOs	9.7%	9.2%	6.0%	25.9%	18.0%
	PPOs	8.0%	21.7%	19.8%	19.9%	13.2%
	Associations	4.0%	12.8%	14.4%	20.8%	11.6%
<b>Medicare Plans</b>	Overall	26.7%	25.4%	16.0%	17.8%	10.0%
	HMOs	70.1%	31.7%	16.5%	40.6%	26.8%
	PPOs	13.6%	22.7%	15.9%	5.8%	-1.2%
	Associations	20.7%	13.5%	10.5%	18.8%	15.0%

### CalPERS LONG-TERM CARE PROGRAM:

- Provides financial protection from the high cost of extended care, including nursing home care, that six of 10 Americans over age 65 will need
- Regular health insurance and Medicare do not cover long-term care
- Nursing home care averages \$55,000/year; home care averages \$20,000/year
- CalPERS' program is not-for-profit and self funded; began in January 1995
- \$140.2 million in benefits paid since the program's inception

### ENROLLMENT:

- All California public employees, retirees, their spouses, parents and parents-in-law, and adult siblings (age 18 and older) are eligible to apply
- Over 176,376 members
- Total annual premiums of approximately \$238 million
- Benefits paid in 2004: over \$4.51 million (through January 2004)

### PLAN TYPES:

- **Comprehensive:** Covers home, community, nursing home, or assisted living facility care (73.2% of enrollees)
- **Nursing Home/Assisted Living Facility Only:** Covers care in a nursing home or assisted living care facility (no home care; 22.5% of enrollees)
- **Partnership Comprehensive:** Covers home, community, nursing home, and

assisted living facility care, with Medi-Cal asset protection feature (4.3% of enrollees)